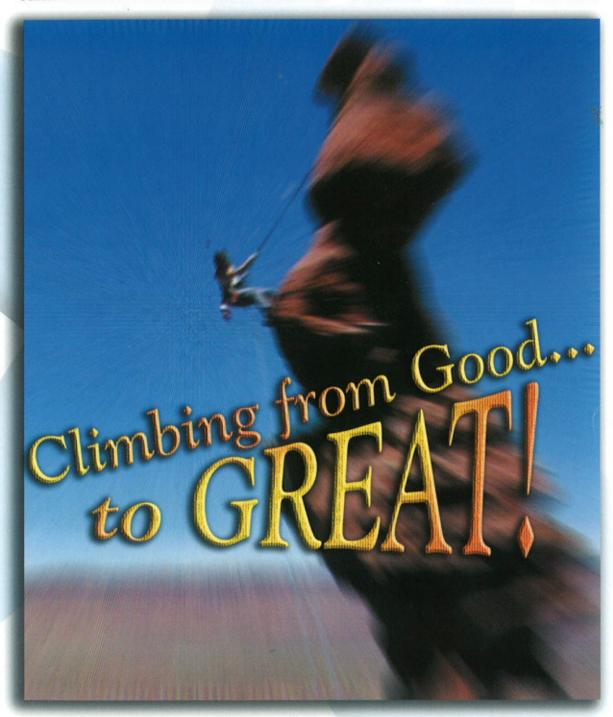
SPOTLIGHT

American Income Life & National Income Life • June 2002 • Volume 35 • Number 6



From Good to Great

FROM THE DESK OF:

"The empires of the future are the empires of

the mind."

Roger Smith

President & Chief

Marketing Officer of

American Income Life

and reaching our goal of \$60 million. Little did I know how quickly we would progress. It is your record-breaking weeks and months which has allowed American Income to celebrate month after month.

In March, we broke the \$7 million mark, reaching \$7.2 million. In April, in case anybody thought it was just luck, we topped the \$7.5 million barrier. And now, it is with great pleasure I can announce that once again we broke the record by hitting over \$7.8 million of Net ALP in May! When I asked you to give me a 15 percent increase this year you decided that was not big enough, and in the second quarter alone you have given me a 70 percent increase.

At American Income, we have the most productive and talented Producers ever assembled in one company anywhere in the world. Your dedication, perseverance, vision, and ability to respond to a positive direction and share that direction with others has become a great gift to me. You allowed me to stand

up and profess boldly, "You ain't seen nothing yet!" It is you who made me proud, yourselves proud, and the world took notice.

In a time when most companies are reporting losses, or at best single digit growth, you are with a company which reported a 30 percent increase over the first quarter of 2001. At a time when companies are laying off people by the thousands, we are busy increasing our sales force. Our sales force has grown by 75

percent in the last two years. Many insurance companies have drastically cut or reduced bonuses. At American Income, in May alone, we paid-out over \$600,000. When most companies are trying to find ways to reduce how long renewals are paid, we found a way to pay them over a lifetime by implementing the Career Agent Contract.

Recently, I started reading a book called Good to Great. I say started, because I was so taken with the first chapter that I haven't begun the second. What so profoundly affected me was the explanation of a philosophy which literally made me slap myself on the forehead and say, "Why didn't I think of that?" In a nutshell, it explained there are many good companies out there, but there are very few great companies, and that the very enemy of being great was being good. It goes on to state, once you achieve good, it was too easy to get comfortable and not take that last step towards being great. In other words, good was good enough.

I am not sure if the reason we do not grasp at being great is

A year ago I spoke about breaking the \$5 million-a-month mark because there is too much risk, too big of a challenge, or maybe we are so accustomed to settling for good that great just is not in our vision. To tell you the truth, if somebody asked me to equate a production figure for American Income as being great, I couldn't, and I wouldn't!

> Here is what I can tell you: I know we will hit our goal of \$75 million this year. Then we will move to \$100 million, then \$125 million, and when we do, we will then just be getting good. In fact, at that point, we will be very good. However, we will not be great!

> We will not be great until we, as a company, stop accepting our mantra of being one of the most profitable small insurance companies and start talking about being one of the most profitable big insurance companies. We will not be great until we make a decision to get out of the kiddie park and start playing with the big boys. We will not be great until we commit to thinking outside of the box, to exploring all the markets at our fingertips and the ones just out of our grasp. Until

this happens, we will just be a good company.

My commitment to you and this Company is that I will not settle for anything less than greatness, and in turn, I expect that you will not accept anything less for yourselves. The other day, I bought my son a new pair of roller blades called Aggressive Skates. The difference between these skates and regular inline skates is they have no brakes. Just a minor detail - no brakes! At any rate, I took him to the

- Winston Churchill skatepark. While there, I watched as he began eyeing a 4 feet high ramp. He had never thought about jumping this ramp with his other skates, yet he was wondering if now was the time. As he started skating toward the ramp, two things immediately came to mind. First, does 911 work on my cell phone? Second, is my A71000 in force? At that point, he was reaching the ramp, but instead of going straight up and over, he went at an angle making the jump in the middle of the ramp. The next time around he went a little higher, not yet at the top, but darn good for a 9-year-old. At that time, I would have been fine with packing up our stuff and going home, but then Adam skated over to me and asked, "Dad, do you think I'm ready yet?" I gave him the only honest answer I knew, "Only you know that answer." As it turned out, he was

The moral of the story - I only hope we can be that brave as American Income tries to achieve its greatness in 2002 and beyond.

ready, and he made the greatest jump any little brave 9-year-old

Dates to Remember

Thursday, July 4, 2002

The Home Office will be closed to observe Independence Day.

Monday, July 29, 2002

All business and P.R. credits must be received in Waco to count for July production.

Wednesday, Aug. 28, 2002

All business and P.R. credits must be received in Waco to count for August production.

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

Milestones

\$100,000 In Force

The following Agent has \$100,000 of in-force premium:

Matthew Wolfanger

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers, who will be recognized at the 2003 Disnley® Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production. If there is an asterisk by your position, you could be an award winner.

Around and About AIL



American Income Life P.R. Rep Ed and Eileen Hanson-Kelly join members of the Charlotte Fire Fighters Association 660. One of their members, Josh Earley, was killed while fighting a fire earlier this year. Local 660 named their union hall in his memory. The Hanson-Kellys presented the AD&D benefits for Josh to Local President Mike Spath.

AIL showed up in force at the Charlotte, NC airport on May 8 in support of the National Day of Action sponsored the International Association of Machinists.



Ed Hanson-Kelly joins supporters in Charlotte at a union organizing rally for the Carpenters Local 312. Organizers Chris Freitag and Gil Honorato put their thumbs up for Union Yes.



Spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Agents. Permission must be obtained prior to reproduction or other use of material herein.

> MARKETING EDITOR

Brenda Frizzell frizzell@torchmarkcorp.com

GRAPHIC ARTIST Lee Griffin riffin@torchmarkcorp.com

©2002 by American Income Life Insurance Company.



could make.

Rogelio Avila

Lloyd Fitzgerald

Harold Canter

Texas

It Is What We Do!

FROM THE DESK OF:

"They can do all because they think they can."

Jules Pagano

Vice President of

American Income Life

When people think of Washington, D.C., most people probably think of it in terms of our nation's Capitol, the place where the White House is or maybe they think of it as the historical location of the Lincoln and Jefferson Memorials. But, there is another address in Washington D.C. That address is 1000 Connecticut Ave., N.W. At this address on the eleventh floor, there is a small suite with a couple of American Income Life representatives doing the goodwork of representing our Company.

This is not bragging, it is just what we do! And here are a few more things we, in Washington, do:

1. Service the AIL Labor
Advisory Board, a body
of over 53 labor leaders
with the addition of
two political statesmen
who are honorary
members. The labor
leaders represent fortyfive international
unions and the AFLCIO. The AFL-CIO
represent over eight
million dues-paying
members who could be

American Income and National Income Life policyholders. Our mission here in Washington is to set the atmosphere to make our products and services available to AFL-CIO members and working families throughout the U.S., Canada and New Zealand. Aiding in this mission, besides attending countless meetings and conferences, we publish two monthly labor newsletters, one for the U.S., the other for Canada.

2. Another tool we use to build our relationships

with working families is the use of introduction and recommendation letters from Labor Advisory Board members to their locals and councils. These letters acknowledge our Companies, AIL and NILICO, as the "all-union" companies which have collective-bargaining arrangements with the Office of Professional Employees International Union (OPEIU), the Communications Energy and Paperworkers Union of Canada (CEP) and the Office and Technical Employees Union (OTEU).

3. With the assistance and guidance of AIL officers and labor board members, we keep a liaison with

Congress, the House of Representatives and the Senate, to support and inform those bodies about the welfare and concerns of working families. We also keep them abreast of tradeunion issues, credit union issues and association concerns. All of those who work for a living in the United States should know that American Income and

National Income Life are on their side.

- Virgil

This is all possible because the field force and sales support team of AIL and NILICO are out there everyday doing their jobs — because it is what they do — making our products and services available to all working families throughout the U.S., Canada and New Zealand.

Due to the excellence of your activity this office has a good reputation, which makes American Income and National Income more effective within the labor movement and government.

Kevin Pawlowski Bill Jennings Rick Altia Colorado Oregon Michael Czopek Matthew Dahler David Dammarell Rick Altia Eric Giglione James Surace Washington New Jersey Philip Eldredge Elder Erfeldt Elizabeth Eden Rick Altig Bill Jennings Allan Jennings Colorado Oregon Ian Flynn Christopher Folmer Alice Gilbert Joshua Chalom Dennis Ishler Bill Jennings Ontario Pennsylvania Colorado Scott Jordan Jamie Korus Kevin Leonard Wittenbach-Ostrovsky Cohen-Hartman Scott Smith Mississippi Indiana Arizona William Miller John Mira Brian Moody Rick Altig Ali Shahrak **Guy Rouelle** New Hampshire North Carolina South Dakota Dustin Nell Christopher Nester Ryan Owen Allan Jennings Robert Smith Ed Orell Oklahoma Teyas Diogenes Pouerie Dana Pyle James Rassinier Marc Zippe Rick Altig Kevin Pawlowski Washington Florida Texas Aaron Samples Yanic Santos lan-Erik Saue Geneser-Bitman Cohen-Hartman Ed Orell Texas Illinois Arizona Jabez Wong Iason Wooten Bronson Zolik Joshua Chalom Ed Orell Allan Jennings Ontario Texas Utah

Promoted To Supervising Agent

Corey Atkinson

William Calhoun

Rick Altig

South Dakota

Peter Athas

Mississippi

Kendal Burns

Wittenbach-Ostrovsky

John Barr Wittenbach-Ostrovsky Eric Giglione Mississippi New Jersey Maria Carvalho David Cole Furer-Whittinghill James Surace California Ohio Derek Dandy John Davis Ali Shahrak Rick Altiq North Carolina Washington Todd Faulkne Chad Finnerty Ali Shahrak Scott Smith North Carolina Indiana Lesley Hunt Wan Jang Bill Jennings Rick Altiq Colorado Washington Frank Lindal Lisa Lund Bill Jennings Rick Altig Manitoha Colorado Jeremy Muzzy Rick Altiq Geneser-Bitma Illinois Tennessee James Parker Jeffrey Pirzinger Hancock-Boles Dennis Ishler Indiana Pennsylvania Thomas Reddoch Jacquelyn Reid Kevin Pawlowski Illinois Tevas Richard Spice Altig-Martyn Marc Morton Ontario

Kristina Bayardelle leff Brown Robert Smith Oklahoma Harold Cowden Hancock-Boles Indiana Lisa Eaves Rick Altig Tennessee Frank Fisher Hughes-Parekh South Carolina Immanuel Jarvis Ali Shahrak North Carolina Mitchell Mellin Eric Gialione New Jersey Beatrice Myers-Nelson Ryan Naylor James Surace Jeremy Pitts Tim Schroeder Louisiana Alexander Ricci Eric Giglione New Jersey Douglas Stroup Gabriel Springer Tim Schroeder Louisiana

I Tomoteu I	o ocherai rigent	
Pearl Burks	Thomas Camarda	Steve Coulson
Larry Geneser	Eric Giglione	Joshua Chalom
Kansas	New Jersey	Ontario
Eric Guinn	Michael Ham	Elizabeth Hodgsot
Ali Shahrak	Robert Glover	Joshua Chalom
North Carolina	Georgia	Ontario
Gene Noury	Kendra Roberts	Jacquline Robinso
Daniel Zeoli	Eric Giglione	Giglione-Brister
Rhode Island	Pennsylvania	Rhode Island

Ira Silverman Eric Giglione New Jersey

Danny Desentz

Samuel lames

Scott Smith

Mississippi

Michigan

Lincoln Fischer Rick Altig Tennessee Anna Kaherl Daniel Zeoli Massachusetts Lorraine Szappan Scott Smith Michigan Laurie Gruber Joseph Manone Wisconsin John Martinez Bill Jennings Colorado Keith Zabrocki Marc Morton Ohio

Promoted To Master General Agent

Daniel Bramley Guy Rouelle Vermont Errol Doerr Rick Altig South Dakota Richard Mok William Jennings Colorado Dennis Zajaczkowski James Surace Ohio

ajaczkowski ace

SPOTLIGHT JUNE 2002 WWW.AILIFE.COM



1. Marcellus Adams Salt Lake City, UT



2. Al-Karim Walji Calgary, AB



3. Timothy Cruise Woodridge, IL



4. Russell Morris Jacksonville, FL



5. Ruben Soberanes Concord, CA



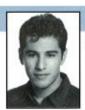
6. Lance Brown Las Vegas, NV



7. John Rice Concord, CA



8. Brian Traboulay Burnaby, BC



Irving, TX



10. Michael Kolasa Gaithersburg, MD

All Time Record to Beat **May Qualifiers** Month Net ALP Year Carla Miller \$41,337 2001 Nov. Net ALP NG* MGA SGA Name Rtn \$34,980 74.1 Marcellus Adams Allan Jennings 1. Marcellus Adams 2. Al-Karim Walji 20,460 83.7 Melinda-Rae Lyse Rick Altiq 19.769 72.9 **Eric Nichols** Scott Smith 3. Timothy Cruise Marc Zipper 4. Russell Morris 18.614 100 78.8 Jatoft-Foti 5. Ruben Soberanes 17.519 6. Lance Brown 17,486 68.2 Darren Miller Cohen-Hartman 16,744 67.6 Doreen Ryan-Foti Jatoft-Foti 7. John Rice 87.8 16.336 **Brian Traboulay** Rick Altig 8. Brian Traboulay 9. Ramin Maghsoud 15,892 77.1 Vlad Basov 10. Michael Kolasa Innocent Okeke **Matt Blumert** 15,491 11. Todd Kubes 15.413 100 Rob Hay Rick Altig 12. Christopher Cummings 15,300 69.0 Giglione-Brister 15.274 Paul Rumbuc **Durhon Oldham** 13. Gregory Siard 96 14. Marlon Underwood 15,035 72.7 Marlon Underwood Scott Smith 15.028 89 15. Kendra Roberts Robert Delesky Eric Gialione 16. Patrick Parisi 14.974 69.4 Lisa D'Amico Scott Smith 17. Abdulrazzag Ahmed 14.793 67.8 Abdulrazzag Ahmed 14,590 99 Jeffory Churchfield 18. Sara Beckly Rick Altig 19. Rodney Thompson 14.482 96 Wittenbach-Ostrovsky 86 John Baldo Eric Giglione 20. Gregory Jeffers 14,337 21. Alan Reyes 14,301 96 Nicholas Nitkowski 22. Christine Hujber 14,295 94 John Baldo Eric Giglione 23. Julie Wells 13.998 68.3 Nickolay Gusey Vlad Basov 24. Paul Lee 13.892 95 John McCreary Furer-Whittinghill 25. Larry Adebesin 13.877 82.3 Matt Blumert Rick Altia 26. Raymond Lau 13.838 69.5 Roger Fung 27. Rene Sheir 13.697 100 Roger Fung Rick Altia 13,638 82 Giglione-Brister 28. Sharon Galvin 29. Christopher Folmer 13,599 95 Scott Shirk Dennis Ishler 91 30. Jay Dow 13.390 Paula Cooper Rick Altia 31. Daniel Mahany Eric Neal 13,323 93 Geneser-Bitman 32. Joey Kennedy 13,236 73.1 Gary Williams Rick Altiq 13.216 65.6 Margaret Harrison Joshua Chalom 33. Michael Huber 34. Jeffrey Balser 13.183 97 William Feaster Ed Orell 72.3 35. Joshua Robinson 13,129 Leslie Taylor Geneser-Bitman 36. Daniel Smith 13,078 94 Giglione-Brister 37. Keith Zabrocki 12,722 91 Bruce Hennick Marc Morton 38. Douglas Stroup 12.584 85 Tim Schroeder 39. Benjamin Mancillas 12,578 73.3 Joseph Manone 68.6 Doreen Ryan-Foti Jatoft-Foti 40. Darrell Ballard 12,457 41. Anita St.Arnaud 12,401 76.1 Christine Hartman Cohen-Hartman 12.316 93 Hughes-Parekh 42. Shannon Lee James Logan 92 John Baldo Eric Giglione 43. Steven Hamm 12,306 100 Eric Giglione 44. Micha Pellicciotta 12,293 John Huber 45. David Bunton 12,238 98 Scott Sonnenberg Larry Geneser 46. Maria Esposito 12,221 70.5 Christine Hartman Cohen-Hartman 65.1 47. Meneluo Perakis 12,220 David Wang Scott Smith 48. Jacquline Robinson 12,169 82 Giglione-Brister 49. Floyd Wilmoth 100 John Baldo Eric Giglione 12.116 50. Mark Reddington 12.088 76.7 Paul Rumbuc Durhon Oldham

Rtn

72.7

77.5

72.9

74.1

83.7

81.3

72.3

86.5

64.0

77.1

67.6

78.8

67.5

72.0

72.2

73.1

69.9

68.2

86.3

68.3

76.7

84.5

73.5

86.5

79.9

82.8

76.1

76.1

90.4

71.9

91.2

79.9

79.1

75.6

86.2

75.8

66.6

72.7

69.5

Year

2000

NGA

82

91

89

77

84

91

86

89

83

81

88

YTD Qualifiers

SGA

Scott Smith

Marc Zipper

Scott Smith

Ali Shahrak

Rick Altig

Allan Jennings

Durhon Oldham

Geneser-Bitman

Eric Gialione

Jatoft-Foti Vlad Basov

Jatoft-Foti

Jatoft-Foti

Scott Smith

Eric Giglione

Geneser-Bitman

Cohen-Hartman

Geneser-Bitman

Kevin Pawlowski

Durhon Oldham

Geneser-Bitman

Durhon Oldham

Tom Williams

Eric Giglione

Vlad Basov

Vlad Basov

Vlad Basov

Marc Morton

Eric Giglione

Gary Bleier

Rick Altia

David Cohen

Eric Giglione

Richard Rutt

Scott Smith

Eric Giglione

Richard Rutt

Tom Williams

Ramin Kouladji

Tom Williams

Ali Shahrak

Scott Smith

Eric Giglione

Rick Altig

Rick Altia

Steve Friedlander

Furer-Whittinghill

Cohen-Hartman

Rick Altia

Geneser-Bitman

MGA

Marlon Underwood

James Dattilo

Elchin Bagirov

Paul Rumbuc

Leslie Taylor

Leanne Hughes

Doreen Ryan-Foti

DeMario Cooper

Jeffrey Dinocento

David Wang

Gary Williams

Darren Miller

William Cook

Robert Delesky

Nickolay Gusey

Nickolay Gusey

Don Goodwin

Paul Rumbuc

Bruce Hennick

Leslie Taylor

Paul Rumbuc

Dennis Muth

David Iriye

John Huber

Charles Todd

Kevin Bukatman

Jonathan Saluk

John McCreary

Danny Mayorga

Derek Hartley

Robert Olson

Roger Fung

Jeffory Churchfield

Jeffrey Dinocento

Christine Hartman

Theodore Pappas

Stephen Smithers

Jeffrey Dinocento

Eric Neal

Eric Neal

Marcellus Adams

Melinda-Rae Lyse

Eric Nichols

MONETARY DONATIONS

American Income Life

Contributed \$1,500 to the CWA's Newspaper Guild.

Rick Altig Agency

- Gave \$350 to the AITMF Golf Tournament.
- Donated \$250 to the TUAC 501 Golf Tournament.
- Contributed \$260 to the IBT 519 Golf Tournament.
- Donated \$107 to the CPPA.
- Donated \$500 for MFL donations to the United Way.
- Gave \$500 to the May Works.
- Contributed \$500 to CHOICES
- Donated \$1,000 for the Labour History Library.
- Donated \$1,000 to the Labour Christmas Tree.
- Gave \$400 to the Duluth DADS day event.
- Contributed \$100 to the Clarksville Firefighter Association.
- · Contributed \$137 to the USWA Golf Tournament.
- Donated \$500 to the Ottawa District Labour Council.
- Sponsored the Portland Labour Council Union Food Drive with a \$200 donation.
- Contributed \$200 to the Roseburg Labour Council.
- Gave \$200 to the Medford Labour Council.
- Donated \$50 to the IBT 325.
- Donated \$100 to the SMW 66.
- Contributed \$550 WSFFA Firefighter of the Year dinner.
- Donated \$275 to the Memphis Firefighters.
- Contributed \$500 to the IBT/IC 36 Golf Tournament.
- Gave \$100 to the Portland Labour Council picnic.

Gary Bleier Agency

 Gave \$1,000 along with the Joseph Manone Agency to the Association of Wisconsin Snowmobile Club scholarship fund.

David Cohen Agency

- Gave \$200 to the IAM 727 strike fund.
- Donated \$350 to the Citrus Belt Bowling Association Annual Tournament.
- Contributed \$350 to the Citrus Belt Women's Bowling Association Annual Tournament.
- Donated \$5,000 for a hole-in-one at the SEIU 434 Golf Tournament.

Lisa D'Amico Agency

- Gave \$55 to the Mon Valley Chapter of Credit Unions Golf Outing.
- Donated \$100 to the UMWA 2 picnic.

Lloyd Fitzgerald Agency

- Gave \$25 to the Texas Military Institute Project Graduation.
- Donated \$100 to the DAD Golf Tournament.
- Contributed \$125 to the AFL-CIO Council.
- Gave \$100 to the Caesar Chavez scholarship fund.

Furer-Whittinghill Agency

- Gave \$200 to the IBEW Local 569 picnic.
- Donated \$250 to the Torrey Pines Golf Tournament.
- Contributed \$150 to the Imperial County Credit Union Convention.
- Donated \$1,000 to the 100th Anniversary Imperial County Labor Council dinner.

Mark Hancock Agency

- Gave \$100 to the Teamster Local 135 Children's Annual Bass Fishing Tournament.
- Donated \$500 to the United Way and the Central Indiana Labor Council Golf Outing.
- Contributed \$150 to sponsor Indiana Labor's Golf Outing.

Hancock-Boles Agency

- Donated \$100 to the American Cancer Society Relay for Life.
- Gave \$75 to the Ohio Community Labor Support.
- Contributed \$300 AFL-CIO Community Liaison.
- Gave \$1,000 to the IBT 89 scholarship fund.
- Donated \$500 to the Friends of Flannery.
- Donated \$100 to the DSSM/AFL-CIO Golf Outing.
- Gave \$100 to the Ohio State Council of Machinists.
- Contributed \$695 to the Kentucky Labor Management School.
- Donated \$500 to the Greater Louisville Central Labor Council Labor Day picnic.

Jatoft-Foti Agency

- Gave \$400 to the Teamster Assistance Program
- Donated \$30 to the ILWU FSC FCU.
- Contributed \$2,000 to the Operating Engineers Local 3.
- Donated \$436 to the CWA.
- Donated \$400 to the Lt. Governor of California Bustamante Committee.
- Contributed \$125 to the AmVets Post 56.

Ramin Kouladji Agency

- Gave \$1,000 to the Bursary for the New Brunswick Federation of Labor.
- Donated \$500 to the Bursary for the Cape Breton Building Trades.
- Contributed \$250 to the NBLPNA Convention.
- Donated \$300 to the CUPE of New Brunswick.

Robert Smith Agency

- Gave \$250 to the Oklahoma County APRI Chapter.
- Donated \$250 to the AFL-CIO "Labor and Friends" barbecue.
- Contributed \$500 to the Oklahoma Building and Construction Trades Council Convention.
- Donated \$350 to the DAD's day golf tournament.

Total \$29,195

All Time Record to Beat

Timothy Cruise

* 1. Marlon Underwood

* 2. James Dattilo

* 3. Timothy Cruise

* 4. Jefferson Movers

* 5. Marcellus Adams

* 8. Joshua Robinson

6. Al-Karim Walii

* 7. Jim Bianchi

* 9. John Reinbott

12. John Rice

* 10. Kelly McDonald

11. Ramin Maghsoud

13. Ruben Soberanes

14. DeMario Cooper

15. David Wang

16. Marc Rosen

18. Duane Roth

19. Lance Brown

20. Jennifer Baron

21. Erik Martinez

24. Mitchell Clem

26. Matthew Wolfanger

27. Stephen Smithers

28. Keith Zabrocki

29. Leslie Taylor

30. Joseph Ricci

31. Steven Greer

33. Steve Fujitani

34. Emmanuelle Fantoli

35. Moneesha Smith

36. Anita St.Arnaud

38. Charles Todd

40. Charles Otero

41. Joseph Moore

42. Roland Parker

43. Donald Spence

44. Camy Smith

46. Eric Guinn

47. Carl Boldon

50. Raymond Lau

48. Stephen Momberg 49. Scott Remmey

45. Steven Calver

37. Andrew Rossberg

39. Joseph Schofield

32. Mark Bleier

25. Jeff Hermes

23. Julie Wells

22. Kendra Roberts

17. Joey Kennedy

Name

Net ALP

\$242,696

Net ALP

\$81.093

76.053

71,297

70,792

69,435

67,246

64.013

61,382

61,102

60.485

60.212

59,913

59.784

59.762

59,533

59.234

59,131

58,432

58,199

57,681

57.202

56,559

56.171

56.097

55,243

55,243

54,925

54.891

54,552

53,789

53,309

52,982

52.941

52,127

51,709

50.925

50,762

50.623

49.854

49.664

49.524

49,252

48.307

48.068

47.869

47,618

47,217

46.997

46,921

46.148

			RETENT	ION ROI	102			
QUALIFIER	AGENCY		QUALIFIER	AGENCY		QUALIFIER	AGENCY	
Marcellus Adams	Allan Jennings	\$6,646	Leslie Taylor	Geneser-Bitman	\$1,750	Clifford Carroll	Cohen-Hartman	\$1,366
Al-Karim Walji	Rick Altig	\$4,092	Jim Read	Rick Altig	\$1,727	Charlie Khoury	Ramin Kouladji	\$1,365
Timothy Cruise	Scott Smith	\$3,361	William Feaster	Ed Orell	\$1,726	David Ragland	Matt Blumert	\$1,360
Ruben Soberanes	Jatoft-Foti	\$3,329	Marc Gobeil	Rick Altig	\$1,726	Harrison White	Tyrone Conard	\$1,359
Brian Traboulay	Rick Altig	\$3,267	Emmanuelle Fantoli	David Cohen	\$1,720	Larry Bures	James Surace	\$1,359
Ramin Maghsoud	Vlad Basov	\$3,020	Ted Schilling	Bill Jennings	\$1,717	Patrick Coughlin	Rick Altig	\$1,357
Russell Morris Lance Brown	Marc Zipper Cohen-Hartman	\$2,978 \$2,798	James March Robert Rodney	Ed Orell Rick Altig	\$1,708 \$1,701	Mark McGraw Michael Cole	Ed Orell Geneser-Bitman	\$1,357 \$1,353
Larry Adebesin	Matt Blumert	\$2,776	Gene Noury	Dan Zeoli	\$1,698	Lawrence Ohms	Geneser-Bitman	\$1,353
John Rice	Jatoft-Foti	\$2,679	Andrew Fike	Bob Glover	\$1,691	Jennifer Baron	Tom Williams	\$1,350
Christopher Cummings	Giglione-Brister	\$2,601	James Peate	Marc Zipper	\$1,688	Karlene Gray	Eric Giglione	\$1,349
Marlon Underwood	Scott Smith	\$2,556	David Nichols	Marc Morton	\$1,684	David Williams	Rick Altig	\$1,348
Patrick Parisi	Lisa D'Amico	\$2,546	Mark Gagliardi	Jatoft-Foti	\$1,684	James Bliefnick	Joseph Manone	\$1,347
Kevin Appasamy	Rick Altig	\$2,499	Michael Czopek	Eric Giglione	\$1,675	Britt Erfeldt	Rick Altig	\$1,346
Michael Kolasa Todd Kubes	Matt Blumert Rick Altig	\$2,479 \$2,466	Jean-Francois Vezina Stephen Liberto	Rick Altig	\$1,673 \$1,668	Jakob Schneider Jacquelyn Eubanks	Vlad Basov	\$1,341 \$1,340
Gregory Siard	Durhon Oldham	\$2,444	Lorena Ocaranza	Eric Giglione David Cohen	\$1,657	Jeremy Pitts	Bill Jennings Tim Schroeder	\$1,338
Kendra Roberts	Eric Giglione	\$2,404	Daniel Phares	Marc Morton	\$1,648	Paul Goddard	Rick Altig	\$1,338
Abdulrazzaq Ahmed	Scott Smith	\$2,367	Phillip Bell	Scott Smith	\$1,648	Peter Hamm	Eric Giglione	\$1,334
Anita St Amaud	Cohen-Hartman	\$2,356	George Hays	Hancock-Boles	\$1,646	Philip Eldredge	Allan Jennings	\$1,331
Raymond Lau	Rick Altig	\$2,353	Clay-Nghia Nguyen	Vlad Basov	\$1,646	Joseph Campbell	Lloyd Fitzgerald	\$1,331
Sara Beckly	Rick Altig	\$2,334	Rene Sheir	Rick Altig	\$1,644	Peter Highberg	Lisa D'Amico	\$1,324
Rodney Thompson Mark Reddington	Wittenbach-Ostrovsky Durhon Oldham	\$2,317 \$2,297	Chad Dockstader Joseph Moore	Geneser-Bitman Furer-Whittinghill	\$1,632 \$1,628	Anthony Thomas Christopher Parish	Tom Williams Durhon Oldham	\$1,323 \$1,322
Gregory Jeffers	Eric Giglione	\$2,294	Kelly McDonald	Jatoft-Foti	\$1,623	Robin Elliott	Rick Altig	\$1,320
Alan Reyes	Nick Nitkowski	\$2,288	Christian Adams	Eric Giglione	\$1,617	David Jackson	James Surace	\$1,314
Christine Hujber	Eric Giglione	\$2,287	Charles Todd	Scott Smith	\$1,616	James Schneider	Scott Smith	\$1,313
Jim Fahar	David Cohen	\$2,251	Linda Amante	Rick Altig	\$1,611	Timothy Rickard	Larry Geneser	\$1,313
Joey Kennedy	Rick Altig	\$2,250	Rogelio Avila	Lloyd Fitzgerald	\$1,605	Joseph Decepida	Larry Geneser	\$1,312
Julie Wells	Vlad Basov	\$2,240	Jenny Campbell	Rick Altig	\$1,597	Jefferson Moyers	Ali Shahrak	\$1,311
Joshua Robinson Paul Lee	Geneser-Bitman Furer-Whittinghill	\$2,232 \$2,223	Eric Guinn Ryan Naylor	Ali Shahrak James Surace	\$1,588 \$1,588	Lyn Luu Steve Douthit	David Cohen Chris Lafond	\$1,309 \$1,305
Andrew Rossberg	Richard Rutt	\$2,225	Ronald Nelson	Rick Altig	\$1,588	Eduard Gonzalez	Scott Smith	\$1,303
Kouassi Appiah	Rick Altig	\$2,195	Jarron Perry	Ed Orell	\$1,582	Monica Jackson	David Cohen	\$1,302
Sharon Galvin	Giglione-Brister	\$2,182	John McGrath	Rick Altig	\$1,575	Ashoka Pradhan	Rick Altig	\$1,300
Christopher Folmer	Dennis Ishler	\$2,176	Donald Spence	Ramin Kouladji	\$1,573	Matthew Karakaedos	Eric Giglione	\$1,300
Matthew Wolfanger	Durhon Oldham	\$2,149	Jessica Bergren	Rick Altig	\$1,563	Paul Bodinizzo	Eric Giglione	\$1,292
Jay Dow	Rick Altig	\$2,142	Adam Herman	Tom Williams	\$1,555	Darren Miller	Cohen-Hartman	\$1,292
Benjamin Mancillas Daniel Mahany	Joseph Manone Geneser-Bitman	\$2,138 \$2,132	Jeff Brown James Boucher	Robert Smith Tom Williams	\$1,551 \$1,545	Joseph Schofield Shannon Richardson	Eric Giglione Geneser-Bitman	\$1,291 \$1,287
Michael Huber	Josh Chalom	\$2,115	Greg Smith	Larry Geneser	\$1,541	Merari Rodriguez	Giglione-Brister	\$1,284
Jeffrey Balser	Ed Orell	\$2,109	Carlo DiPietro	Rick Altig	\$1,540	Roland Parker	Tom Williams	\$1,279
Daniel Smith	Giglione-Brister	\$2,093	John Burnett	Vlad Basov	\$1,539	Robert Olive	Scott Smith	\$1,278
Mark Bleier	Gary Bleier	\$2,090	Asif Javaid	Eric Giglione	\$1,539	Elizabeth Eden	Bill Jennings	\$1,274
Moneesha Smith	Eric Giglione	\$2,089	Judith Jack	Tom Williams	\$1,532	Brian Andres	Larry Geneser	\$1,271
Maria Esposito	Cohen-Hartman	\$2,078	Larry Wright	Robert Patterson Rick Altig	\$1,530	Peter Laes	David Cohen Cohen-Hartman	\$1,271
George Sturge Keith Zabrocki	Ramin Kouladji Marc Morton	\$2,051 \$2,036	Joseph Charles Neil Lilly	Eric Giglione	\$1,514 \$1,513	Nancy DeLeon Stephen Smithers	Vlad Basov	\$1,271 \$1,270
Steven Greer	Durhon Oldham	\$2,038	Rajeev Arora	Rick Altia	\$1,513	Diana Fenrich	Joseph Manone	\$1,269
Michael Saracino	Dennis Ishler	\$2,014	Rick Risen	Rick Altig	\$1,508	Yanic Santos	Geneser-Bitman	\$1,269
Douglas Stroup	Tim Schroeder	\$2,013	Steve Beck	Altig-Martyn	\$1,506	Shelagh Keleyhers	Chris Lafond	\$1,269
Russell Chang	Rick Altig	\$2,010	Souvaly Khamphoui	Rick Altig	\$1,505	Jamey Wallace	Scott Smith	\$1,268
Darrell Ballard	Jatoft-Foti	\$1,993	Harold Cowden	Hancock-Boles	\$1,503	James Urton	Jatoft-Foti	\$1,266
Jim Bianchi Shannon Lee	Durhon Oldham Hughes-Parekh	\$1,989 \$1,971	Volodymyr Derevyanyy Robert Aks	Rick Altig Larry Geneser	\$1,492 \$1,481	Shamshinder Sidhu Donavan Locklear	Rick Altig Ali Shahrak	\$1,265 \$1,263
Steven Hamm	Eric Giglione	\$1,969	Erik Martinez	Geneser-Bitman	\$1,479	Corey Friesen	Rick Altig	\$1,262
Michael Pellicciotta	Eric Giglione	\$1,967	Marc Rosen	Eric Giglione	\$1,472	Ann Lindberg	Rick Altig	\$1,262
Dean Beaucage	Larry Geneser	\$1,965	Kobina Sekyi	Joseph Manone	\$1,462	Jinzhou Zhao	Rick Altig	\$1,257
David Bunton	Larry Geneser	\$1,958	Michael Hanson	Altig-Martyn	\$1,461	Roger Hotz	Rick Altig	\$1,256
Meneluo Perakis	Scott Smith	\$1,955	Jeremy Welch	Ali Shahrak	\$1,458	Leslie Benson	Rick Altig	\$1,254
Jacgulin Robinson	Giglione-Brister	\$1,947	Steven Calver	Steve Friedlander	\$1,455	Robin Meyers Husen Preeti Sahgal	Larry Geneser	\$1,241
Floyd Wilmoth Francisco Perez	Eric Giglione Eric Giglione	\$1,939 \$1,938	Scott Remmey James Palmes	Eric Giglione Nick Nitkowski	\$1,454 \$1,454	Michael Soosoo	Josh Chalom Scott Smith	\$1,241 \$1,227
Mitchell Clem	Vlad Basov	\$1,937	Carla Miller	Chris Lafond	\$1,437	Hugo Rust	Jatoft-Foti	\$1,204
John Reinbott	Eric Giglione	\$1,932	Julie Aprahamian	Joseph Manone	\$1,424	George Vrban	Marc Zipper	\$1,195
Machelle Berry	Jatoft-Foti	\$1,925	Sidney Hodgskiss	Rick Altig	\$1,418	Christopher Hernandez	Scott Smith	\$1,192
Andre Abramovich	Rick Altig	\$1,917	Maurice Simmons	Eric Giglione	\$1,416	Marcus Bautista	Giglione-Brister	\$1,189
Steve Fujitani	Rick Altig	\$1,913	Stacey Wall	Eric Giglione	\$1,408	Harpreet Gujral	Rick Altig	\$1,184
Christine Hartman	Cohen-Hartman David Cohen	\$1,888	Anthony Christman Robert Russo	Gary Bleier	\$1,404 \$1,398	Gary Hausman Louis Renaud	David Cohen	\$1,176
Lynn Erickson Wai-Ming Wong	Rick Altig	\$1,888 \$1,884	Clifton Spears	Rick Altig Larry Geneser	\$1,396	Kaif Ismail	Rick Altig Eric Giglione	\$1,168 \$1,164
Duane Roth	Geneser-Bitman	\$1,880	Juan Medina	Jatoft-Foti	\$1,394	Robert Tooley	Geneser-Bitman	\$1,161
James Dattilo	Marc Zipper	\$1,868	Lorena Barriere	David Cohen	\$1,394	Bret Fels	Geneser-Bitman	\$1,158
Sam Hartleroad	Hancock-Boles	\$1,845	Alex Roland	Chris Lafond	\$1,390	Jerrel Thornton	Wittenbach-Ostrovsky	\$1,156
Rudi Camenzind	David Cohen	\$1,827	Tahir Syed	Scott Smith	\$1,389	Richard Pepperine	Rick Altig	\$1,154
Tracy Haden	Kevin Pawlowski	\$1,804	James Parker	Hancock-Boles	\$1,383	Shannon Burke	Eric Giglione	\$1,151
Kim Wilhelm	Rick Altig	\$1,785 \$1,785	Gregory Riley Michael Thomas	Larry Geneser Robert Smith	\$1,380 \$1,375	Kindra Bouma Vincent Guillory	Chris Lafond Nick Nitkowski	\$1,150
Camy Smith Hal Herman	Tom Williams Durhon Oldham	\$1,782	Oliver Chu	David Cohen	\$1,373	Don Buttery	Altig-Martyn	\$1,150 \$1,149
Michael Morris	Scott Smith	\$1,765	Robert Stubblefield	Steve Friedlander	\$1,373	Joshua Geary	Ed Orell	\$1,147
Charles Fitzhugh	Larry Geneser	\$1,763	Loren Cardwell	Marc Morton	\$1,369	William Dauphine	Rick Altig	\$1,144
Alexander Ricci	Eric Giglione	\$1,761	Jacquelyn Reid	Geneser-Bitman	\$1,366	Nestor Aramayo	Tom Williams	\$1,143

	12.22.000
QUALIFIER	AGENCY
Ugo Marmugi	Eric Giglione
Theodore Pappas	Richard Rutt
Myra Diaz Catherine Ahlers	Bill Jennings Hancock-Boles
Francisco Ponce	Matt Blumert
Thomas Camarda	Eric Giglione
DeMario Cooper	Geneser-Bitman
Hasan Bylyku	Rick Altig
David Wang	Scott Smith Marc Morton
Jerry Hartnett Thomas Reddoch	Kevin Pawlowski
Richard Stafford	Billy Faulkner
Adam Lukes	Geneser-Bitman
Frank Lindal	Rick Altig
Stephen Momberg	Rick Altig
Jeffrey Pirzinger	Dennis Ishler James Surace
Levi Troyer Devin Helps	Rick Altig
Carrie Taylor	Bill Jennings
Tim Smith	Durhon Oldham
Edwina Takad	Steve Friedlander
John Clark	Durhon Oldham
Vinood Singh Leslie Bernard	Tom Williams Durhon Oldham
Kevin Mendizabal	Eric Giglione
James Holloway	Geneser-Bitman
Daryl Wilkens	Rick Altig
Ion Stant	Rick Altig
Tomas Thundiyil	Scott Smith
William Calhoun Spencer Rogers	Bill Jennings Ali Shahrak
Rini Hadilaksono	David Cohen
Salome Berhe	Hughes-Parekh
Louis Racz	Eric Giglione
Joseph O'Connor	Eric Giglione
Richard Cerra	Eric Giglione
Lawrence Tenamore Vedran Pipinic	Scott Smith Richard Rutt
David Mah	Rick Altig
Rhonda Shaffer	Durhon Oldham
Duane Beutler	Rick Altig
Daniel Bramley	Guy Rouelle
Shon Lange Maria Carvalho	Scott Smith Furer-Whittinghill
Jason Dickson	Lisa D'Amico
Angeles Ordas	Furer-Whittinghill
Brent Davis	Robert Patterson
Kevin Carey	Mark Hancock
Douglas Grimes	Furer-Whittinghill
Jerome Tudos Ali Abushalif	Larry Geneser Geneser-Bitman
Barbara Wilson	Marc Morton
Krista Thieme	Cohen-Hartman
Jeff Spanaus	Gary Bleier
Eugene Neider	Lloyd Fitzgerald
Robert Ulreich	Jatoft-Foti Tyrone Conard
Sylvia Johnson Herman Libman	Lisa D'Amico
Kent Booze	Vlad Basov
Noah Staker	Hancock-Boles
John Franklin	David Cohen
John Claxton	Hughes-Parekh
Xiang Rong Li Alan Waters	Rick Altig Rick Altig
Leroy Frye	Larry Geneser
Eddie Dhillon	Scott Smith
Mitchell Mellin	Eric Giglione
Christopher Shann	Eric Giglione
Anthony Owens	Robert Patterson
Joseph Frye Charles Otero	Marc Morton Richard Rutt
Melissa Coakley	Altig-Martyn
Richard Morello	Eric Giglione
Brian Bwoers	Eric Giglione
Lori Turping	Rick Altig
Joseph Ricci	Eric Giglione
Leonard Harris Sean Coggins	Gary Bleier Cohen-Hartman
Matthew Dahler	James Surace
William Thompson	Hancock-Boles
John Bulecza	Marc Zipper
Broderick Adderley	Tom Williams

		RETENT	LION BOM	US
Y		QUALIFIER	AGENCY	
lione	\$1,142	Steven Morey	Scott Smith	\$853
Rutt	\$1,139	Frank Passenti	Eric Giglione	\$852
nings	\$1,138	Willie Agent	Ed Orell	\$851
k-Boles	\$1,137	Arnold lacoviello	Tom Williams	\$848 \$842
umert dione	\$1,136 \$1,135	Dean Sheeler Paul Beasant	Altig-Martyn Ramin Kouladji	\$842
r-Bitman	\$1,131	Robert Harris	Durhon Oldham	\$841
ig	\$1,129	Drew Pirson	Rick Altig	\$840
mith	\$1,125	Derek Frey	Bill Jennings	\$839
orton	\$1,123	Dyanne Stevens	Durhon Oldham	\$839
awlowski	\$1,123	Michael Schultz	Larry Geneser	\$839
ulkner r Ritman	\$1,121 \$1,121	Willie Harris Leon Williams	Scott Smith Ali Shahrak	\$838 \$835
r-Bitman ig	\$1,120	Nathan Tomusange	Rick Altig	\$833
ig	\$1,120	Bryan Bowman	Hancock-Boles	\$833
İshler	\$1,118	John Cooley	Ed Orell	\$832
Surace	\$1,117	Robert Ridley	Tom Williams	\$830
ig	\$1,114	Benson Kim	Rick Altig	\$825
nings	\$1,113	Matthew Wood	Rick Altig	\$824
Oldham riedlander	\$1,108 \$1,105	Daniel Baxter Ryan Nield	Bill Jennings Rick Altig	\$824 \$823
Oldham	\$1,101	Bruce Davis	Chris Lafond	\$823
lliams	\$1,095	Leonard Johnson	Durhon Oldham	\$822
Oldham	\$1,093	David Dammarell	Rick Altig	\$822
lione	\$1,091	Zulfikar Bhukera	Scott Smith	\$820
r-Bitman	\$1,089	Arthur Garwacki	Hughes-Parekh	\$818
ig	\$1,088	Jeffrey Ferrara	Eric Giglione	\$817
ig mith	\$1,087	Robert Terborg	Rick Altig Durhon Oldham	\$817 \$816
nings	\$1,087 \$1,086	Scott Georger John Cardot	Larry Geneser	\$816
nrak	\$1,084	Robert Hickman	Hancock-Boles	\$815
ohen	\$1,081	Arvan Reese	Scott Smith	\$812
-Parekh	\$1,080	David Zimmer	Rick Altig	\$811
glione	\$1,080	Lisa Lund	Bill Jennings	\$811
lione	\$1,073	Jerome Wiggins	Rick Altig	\$809
glione	\$1,071	Benjamin De John	James Surace Hancock-Boles	\$806
mith Rutt	\$1,070 \$1,068	Christa Carden Gerald Dunfee	Marc Morton	\$805 \$804
ig	\$1,065	Samuel Cohen	Eric Giglione	\$803
Öldham	\$1,063	Susumu Tsuchihashi	David Cohen	\$803
ig	\$1,061	Brian Calhoun	James Surace	\$802
uelle	\$1,059	Lois Pilcher	Steve Friedlander	\$801
mith	\$1,056	Elizabeth Adamczyk	Jatoft-Foti	\$801
/hittinghill	\$1,056	Andre Holbrook	Wittenbach-Ostrovsky	\$799
Amico /hittinghill	\$1,055 \$1,051	Brian Moody Charles Casper	Ali Shahrak Eric Giglione	\$799 \$798
Patterson	\$1,048	Andrea Grande	James Surace	\$798
ancock	\$1,048	Ryan Hungate	Furer-Whittinghill	\$798
/hittinghill	\$1,047	Jubril Adranijo	Scott Smith	\$797
eneser	\$1,045	Damon Richardson	Eric Giglione	\$795
r-Bitman	\$1,042	Byron Watson	Eric Giglione	\$795
orton	\$1,040	Mark Demone	Eric Giglione Scott Smith	\$794 \$794
Hartman eier	\$1,030 \$1,026	Jason Mitchell Alex Langford	Rick Altig	\$789
itzgerald	\$1,016	Ronald Bagley	Richard Rutt	\$789
oti	\$1,005	Joseph Phillips	Ed Orell	\$788
Conard	\$994	Lauren Poole	Hancock-Boles	\$787
Amico	\$972	Karlton Willis	Marc Zipper	\$787
ISOV	\$970	Oren Andebe	David Cohen	\$786
k-Boles Johen	\$960 \$957	Ira Silverman Sarah McGahan	Eric Giglione Dan Zeoli	\$784 \$783
-Parekh	\$953	Marvin Hunter	James Surace	\$782
ig	\$949	Clinton Talbert	Chris Lafond	\$780
ig	\$918	William Young	Scott Smith	\$778
eneser	\$879	Peter Athas	Wittenbach-Ostrovsky	\$778
mith	\$876	Christy Wernert	Lloyd Fitzgerald	\$778
glione	\$876	Hans Wikle	Marc Morton	\$777
glione Patterson	\$872 \$871	Kirby Payette Bronson Zolik	Josh Chalom Allan Jennings	\$776 \$774
orton	\$870	Harold McKean	Larry Geneser	\$773
Rutt	\$870	Todd Faulkner	Ali Shahrak	\$772
artyn	\$866	Eldon Douglas	Larry Geneser	\$772
glione	\$863	Tod Brown	Mark Hancock	\$770
lione	\$862	Irvin Lampman	Joseph Manone	\$753
ig	\$861	Paul Scozzari	Durhon Oldham	\$752
glione	\$861	Michael Grim Keith Comwell	Rick Altig Mark Hancock	\$741 \$741
eier Hartman	\$860 \$859	Keith Cornwell Timothy Houser	Durhon Oldham	\$722
Surace	\$857	Dorothy Ambrose	Scott Smith	\$714
k-Boles	\$856	Dina Hohn	Chris Lafond	\$651
pper	\$855	John Payne	Rick Altig	\$646
lliams	\$854	Benjamin Boreen	Rick Altig	\$625

1	\$622 \$614 \$612 \$602 \$590 \$587 \$566 \$565 \$542 \$490 \$488 \$488 \$488 \$488 \$488 \$484 \$484 \$48
1	\$614 \$612 \$612 \$590 \$587 \$586 \$566 \$565 \$489 \$488 \$488 \$488 \$487 \$486 \$483 \$483 \$483
X.	\$612 \$602 \$590 \$586 \$566 \$565 \$490 \$490 \$488 \$488 \$488 \$484 \$483 \$483 \$483 \$483
1	\$602 \$590 \$587 \$586 \$566 \$565 \$542 \$490 \$488 \$488 \$488 \$488 \$488 \$484 \$484 \$48
1	\$590 \$587 \$586 \$566 \$566 \$542 \$490 \$488 \$488 \$487 \$486 \$483 \$483 \$483
1	\$587 \$586 \$566 \$566 \$542 \$490 \$488 \$488 \$487 \$486 \$484 \$483 \$483 \$483
1	\$586 \$566 \$565 \$542 \$490 \$488 \$488 \$487 \$486 \$484 \$483 \$483 \$483 \$483
1	\$565 \$542 \$490 \$490 \$488 \$488 \$487 \$486 \$484 \$483 \$483 \$483
1.	\$542 \$490 \$490 \$488 \$488 \$487 \$486 \$484 \$483 \$483 \$483
*	\$490 \$490 \$488 \$488 \$487 \$486 \$484 \$483 \$483 \$483
1.	\$490 \$488 \$488 \$487 \$486 \$484 \$483 \$483 \$483
*	\$488 \$488 \$487 \$486 \$484 \$483 \$483 \$483
*	\$487 \$486 \$484 \$483 \$483 \$483
Z.	\$486 \$484 \$483 \$483 \$481
*	\$484 \$483 \$483 \$481
, and	\$483 \$483 \$481
	\$481
	4
	34/8
	\$477
	\$477
	\$477
	\$476
	\$476
	\$474 \$473
	\$472
	\$472
	\$471
	\$470
	\$467 \$466
	\$466
	\$464
	\$463
	\$462 \$462
	\$457
	\$457
	\$455
	\$454
	\$452 \$450
	\$448
	\$447
	\$444
	\$441
	\$441 \$441
	\$441
	\$437
	\$436
	\$435 \$434
	\$433
	\$431
	\$430
	\$429
	\$429 \$427
	\$426
	\$425
	\$425
	\$423
	\$421 \$421
	\$421
	\$421
	\$365
	\$360 \$345
	\$335
wsky	\$333
	wieku

Total Bonus Paid Out

\$602,218





1. Camy Smith

Ft. Lauderdale, FL



Kaneohe, HI



3. Jerome Tudo: St. Louis, MO

May Production

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

Name	1st Year Agent	. Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Camy Smith	\$33,973	\$45,874	94		5	Danny Mayorga	Tom Williams
2. Michael Grim	21,367	28,106		65.0	4	Rory Lee	Rick Altig
Jerome Tudos	14,507	21,350	98		2	Scott Sonnenberg	Larry Geneser
4. Shannon Lee	13,424	26,902	97		3	James Logan	Hughes-Parekh
5. Karim Ross	13,067	15,006	91		2	Eric Nichols	Scott Smith

YTD Production

All Time Record to Beat
YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Michael Grim	\$63,311	\$95,719		65.0	4	Rory Lee	Rick Altig
2. Camy Smith	60,284	89,201	94		5	Danny Mayorga	Tom Williams
3. Edmundo Martinez	48,313	74,471	2000	68.1	3	Christine Hartman	Cohen-Hartman
4. Clifford Carroll	42,976	68,143	87		3	Darren Miller	Cohen-Hartman
5. Jessica Bergren	36,798	82,053	90		1	Wendell Bangs	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.



Edison, NJ

Ft. Lauderdale, FL



2. Melanie Cohen Framingham, MA



4. Kevin Sur Dallas, TX



N. Royalton, OH

May Production

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Israel Pena	\$83,854	\$86,085	95		14	Danny Mayorga	Tom Williams
2. Melanie Cohen	61,097	70,976		72.4	5		Giglione-Brister
3. Marc Rosen	44,500	54,980	70	73.9	6	Jeffrey Dinocento	Eric Giglione
4. Kevin Surles	41,308	45,160	82		13	David Zophin	Ed Orell
5. Marcus Smith	37,633	40,300	3. 3	68.4	6	Steve Surace	James Surace
6. Francisco Perez	34,992	46,897	12	65.7	5	Jeffrey Dinocento	Eric Giglione
7. Duane Roth	34,706	46,026	84		3	Eric Neal	Geneser-Bitman
8. Lori Boynton	34,231	34,231	99		2	Jeff Churchfield	Rick Altig
9. Samuel James	34,041	40,128		64.7	3		Wittenbach-Ostrovsky
10. Byron Watson	32,250	38,336		66.7	7	Jeffrey Dinocento	Eric Giglione

YTD Production

All Time Record to Beat YTD: \$489,120 1st Yr. Eric Neal All Time Record to Beat YTD: \$864,620 Net ALP

13

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Kevin Surles	\$201,096	\$234,647	82		13	David Zophin	Ed Orell
* 2. Byron Watson	152,423	186,636		66.7	7	Jeffrey Dinocento	Eric Giglione
* 3. Israel Pena	132,997	133,391	95	832035/6	14	Danny Mayorga	Tom Williams
* 4. Samuel James	114,543	159,269		64.7	3		Wittenbach-Ostrovsky
* 5. Steven Greer	112,106	169,011	92		5	Paul Rumbuc	Durhon Oldham
6. Marcus Smith	110,570	118,716		68.4	6	Steve Surace	James Surace
7. Duane Roth	100,098	144,565	84		3	Eric Neal	Geneser-Bitman
8. Marc Rosen	94,377	152,593		73.9	6	Jeffrey Dinocento	Eric Giglione
9. Melanie Cohen	91,617	113,741		72.4	5		Giglione-Brister
10. Carolyn Wittenbach	90,818	136,659		87.0	10		Wittenbach-Ostrovsky

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

SPOTLIGHT JUNE 2002 WWW.AILIFE.COM

SPOTLIGHT JUNE 2002 WWW.AILIFE.COM

MASTER GENERAL AGENTS



Rochester, NY



2. Jettrey Dinocel Edison, NJ



Edison, NJ



Fairview Heights, IL



5. William Cook Ft. Lauderdale, FL



6. John McCreary San Diego, CA



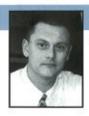
7. Wendell Bangs Duluth, MN



8. Doreen Ryan-Foti Concord, CA



Redmond, WA



10. Steven Jakubczak Woodridge, IL

MASTER GENERAL AGENTS

May Production

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

	Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA	
1.	Paul Rumbuc	\$171,193	\$184,955	14622	79.3	24	Durhon Oldham	
2.	Jeffrey Dinocento	137,807	173,862	DI GUN	68.9	25	Eric Giglione	
3.	John Baldo	83,110	85,237	90	Miles A. T.	4	Eric Giglione	
4.	Eric Neal	80,477	80,757		76.4	4	Geneser-Bitman	
5.	William Cook	77,963	86,965	人 与共和国	64.4	18	Tom Williams	
6.	John McCreary	76,075	76,075	Est alia	64.8	13	Furer-Whittinghill	1
7.	Wendell Bangs	68,161	87,599	- work	74.3	15	Rick Altig	38
8.	Doreen Ryan-Foti	67,832	112,736	KINET SE	67.5	14	Jatoft-Foti	
9.	Wilbur Smith	63,127	101,097	- 46	68.5	15	Rick Altig	
10.	Steven Jakubczak	62,319	66,449		70.3	8	Scott Smith	
11.	David Hausman	61,416	102,150	AST TOWNS	68.5	12	Eric Giglione	
12.	David Iriye	59,358	58,766	10	69.3	16	David Cohen	
13.	Robert Delesky	58,880	59,377	ALL PARTY	70.8	7	Eric Giglione	
14.	John Akers	57,591	60,098	1900	70.3	12	Chris Lafond	
15.	Lee Conti	56,172	63,417		74.4	18	David Cohen	
16.	Kevin Bukatman	55,910	59,863		68.7	8	Eric Giglione	
17.	James Logan	54,538	62,278	151/4/6	73.5	17	Hughes-Parekh	
18.	Steven Lee	54,451	74,220		71.2	12	Rick Altig	
19.	Ilija Orlovic	54,182	57,779		67.5	11	Rick Altig	
20.	Gregory Strausser	51,293	50,011		66.5	16	Scott Smith	

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bilman

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

15

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr Agents	SGA
* 1. Paul Rumbuc	\$754,881	\$799,041		79.3	24	Durhon Oldham
* 2. Jeffrey Dinocento	578,667	722,622	No.	68.9	25	Eric Giglione
* 3. Eric Neal	520,323	566,374		76.4	4	Geneser-Bitman
* 4. Wendell Bangs	395,494	476,246		74.3	15	Rick Altig
* 5. David Iriye	317,599	330,494		69.3	16	David Cohen
6. John McCreary	282,016	284,722	TO LINE	64.8	13	Furer-Whittinghill
Steven Jakubczak	279,885	332,255	· Vontage	70.3	8	Scott Smith
8. Lee Conti	279,749	315,477	ARTER	74.4	18	David Cohen
9. Christine Hartman	274,998	448,723	1	70.6	12	Cohen-Hartman
10. Kevin Bukatman	265,499	281,532	VAC.	68.7	8	Eric Giglione
11. Stephen Ross	264,691	308,787	1100	77.5	9	Steve Friedlander
12. William Cook	264,406	283,711	1	64.4	18	Tom Williams
13. Doreen Ryan-Foti	263,106	459,551	ALC: NO.	67.5	14	Jatoft-Foti
14. John Akers	252,023	258,944		70.3	12	Chris Lafond
15. Steven Lee	239,762	324,211	aug.	71.2	12	Rick Altig
16. Leanne Hughes	235,501	272,797	1	67.6	6	Eric Giglione
17. Ilija Orlovic	219,364	246,034	Name of	67.5	11	Rick Altig
18. Gregory Partee	215,977	347,035	V 34	70.9	8	Hancock-Boles
19. Theodore Pappas	215,634	240,509		83.3	6	Richard Rutt
20. Eric Nichols	211,477	275,211	16230	68.9	17	Scott Smith

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts 57.5 Percent GAs Coded Under MGA

May 1

	1
Paul Rumbuc	Patrick Shehan
\$14,933	\$3,765
Jeffrey Dinocento	Kevin Bukatman
\$9,995	\$3,764
John Baldo	Steven Lee
\$8,847	\$3,603
Eric Neal	Jeff Churchfield
\$8,459	\$3,517
David Hausman	Michel Cyr
\$7,755	\$3,399
David Iriye	Paula Cooper
\$6,935	\$3,356
Rob Hay	Christine Hartman
\$6,417	\$3,348
John McCreary	Gregory Partee
\$6,097	\$3,339
Wilbur Smith	Scott Baker
\$5,982	\$2,999
Robert Delesky	Ilija Orlovic
\$5,806	\$2,908
Melinda-Rae Lyse	Tony Sutton
\$5,549	\$2,903
Bill Cook	Michael O'Rourke
\$5,307	\$2,885
James Logan	John West
\$4,575	\$2,814
Steve Surace	Dennis Muth
\$4,301	\$2,801
John Akers	Erik Graham
\$4,287	\$2,771
Lee Conti	Timothy Collier
\$4,200	\$2,750
Leanne Hughes	Eric Nichols
\$3,972	\$2,731
Narinder Dhillon	John Huber

\$2,544

	17
ay Bonus Qualifie	rs
Charlotte Braddon	Nickolay Gusev
\$2,474	\$970
Yumiko Yamashita	Duane Roth
\$2,443	\$908
Volodymyr Derevyanyy	Marcus Smith
\$2,428	\$904
Dan Phillips	Dorian Oldham
\$2,250	\$885
Theodore Pappas	Jim Bianchi
\$2,241	\$880
Brian Waller	Francisco Perez
\$1,918	\$879
Wendell Bangs	Lori Boynton
\$1,723	\$839
Gary Williams	Deborah Peers
\$1,595	\$807
Lawrence Hauck	Charles Rodriguez
\$1,471	\$772
Robert Biddle	Steve Fujitani
\$1,372	\$755
Wayne Hendricks	Marc Rosen
\$1,360	\$734
Peter Hamm	Darren Austin
\$1,311	\$713
Mahmoud Kenareh	Bruce Davis
\$1,250	\$672
David Wang	Richard Cerra
\$1,222	\$625
Henry Moran	Derek Sandilands
\$1,210	\$606
Mathew Hart	Jason Danielson
\$1,173	\$574

Ira Silverman

Pamela Drury

\$552

\$472
Joseph Franc \$461
Abraham Kim \$414
Patricia Lee \$412
Dallas Dixon \$362
Tiffany Hunt \$357
Hal Herman \$354
Byron Watson \$336
John Reinbott \$332
Michel Verleysen \$329
Matthew Wolfanger \$320
Denard Cooper \$294
Mark Hart \$290
Ronald Nelson \$280
Denise Gilbert

\$271

Steven Green

Higher Standards & Greater Expectations

In both my professional and family life, my primary goal is to set higher standards and greater expectations for myself and those surrounding me. I take this responsibility very seriously. However, the fact of the matter is no one succeeds without someone else caring. With this in mind, I want to address all those who work for American Income and National Income Life as leaders, regardless of your title.

In all the places we interact — in the family, at

school, in the community, and ves, even at the office one conspicuous change has affected everyone's life. This change has come in the form of all the commonly accepted standards for our skills and behavior. Basically, standards and expectations regarding all aspects of life have fallen drastically. Nowadays, less is expected, and in turn less is received.

Times have changed. What an understatement! I am 37 years-old, and I cannot believe how much change my generation has seen. I can only imagine what sort of change is in store for future generations. I understand we need to acclimate to change, but thinking we need to lower our standards and expectations regarding our behavior and skills is ludicrous. Just because society has told us it is not politically correct to expect too much, or to go the extra mile — such as working an extra day or two if a

goal has not been achieved - does not make it the

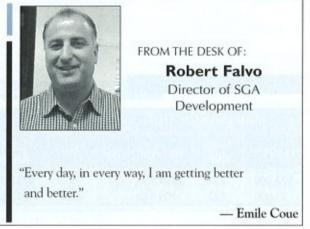
right thing to do. We cannot let the overwhelming majority's behavior dictate our own behavior. Being too politically correct has focused our attention on elusive sensibilities such as "self-esteem," rather than on substantive sources of pride such as achievement, accountability and responsibility.

As leaders, we cannot blind ourselves to the truth out of fear that someone may find it offensive, and it is especially reprehensible to do so when the stakes are so high. We need to set higher standards, and we

> need to have greater expectations of people in order to help them achieve the next level of success. This is the essence of leadership, and the embodiment of what a leader should be. If we are not willing to hold ourselves to a higher standard, we cannot expect those around us to be willing to live up to a higher standard. I know in my life

whenever I have failed it has been for one of two reasons — not holding myself accountable or not working up to my potential. Now is the time to do our best to eradicate these excuses from our personal and professional lives.

We need to care about the people who look to us as leaders and role models. Real caring does not mean always saying what is popular or easy. It means making decisions that will benefit everyone in your Agencies, so that the group can reap the longterm rewards.



Marcellus Adams

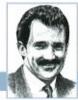
Gay Deitch

\$1.112

\$1.070

\$3,785

STATE GENERAL AGENTS



Eric Giglione

Category I		MA	YEAR TO DATE PRODUCTION							
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Eric Giglione	\$534,397	\$168,000	318	\$658,230		67.7	\$2,090,081	\$840,000	249	\$2,671,810
Larry Geneser	244,655	108,000	227	299,785		68.0	1,499,004	552,000	272	1,768,226
Rick Altig	875,188	456,000	192	1,353,178		68.5	3,308,103	2,280,000	145	5,432,539
Scott Smith	373,522	216,000	173	582,441		66.5	1,716,842	1,044,000	164	2,627,826
Hancock-Boles	120,247	96,000	125	183,794		67.9	461,804	480,000	96	756,853
David Cohen	166,469	144,000	116	259,415		74.6	946,593	720,000	131	1,514,786



Durhon Oldham

Category II		MAY PRODUCTION					YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$171,193	\$72,000	233	\$184,955	CERTAIN	79.6	\$753,017	\$360,000	214	\$797,177
Hughes-Parekh	88,728	72,000	123	105,442		68.1	313,519	348,000	90	440,626



Tom William

Category III		MAY PRODUCTION						YEAR TO DATE PRODUCTION				
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP		
Tom Williams	\$210,597	\$60,000	351	\$249,182		66.3	\$771,349	\$300,000	257	\$1,028,438		
Marc Morton	113,171	60,000	189	148,277		71.6	515,298	300,000	172	661,642		
Dennis Ishler	64,437	60,000	107	78,244		64.7	232,088	300,000	77	325,360		
Cohen-Hartman	61,890	60,000	103	155,514		71.3	358,025	300,000	119	699,383		
Mark Hancock	60,817	60,000	101	78,813		67.2	311,519	300,000	104	410,707		



Bill Jennings

Category IV		MAY PRODUCTION						YEAR TO DATE PRODUCTION				
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP		
Bill Jennings	\$127,664	\$48,000	266	\$149,867		71.0	\$520,317	\$240,000	217	\$617,629		
Furer-Whittinghill	95,720	48,000	199	106,686		68.6	486,896	240,000	203	550,654		
Giglione-Brister	93,710	48,000	195	125,343	97		157,733	84,000	188	206,550		
Wittenbach-Ostrovsky	88,135	48,000	184	91,844		75.8	297,799	228,000	131	331,217		
Chris Lafond	87,402	48,000	182	114,985		72.2	362,306	192,000	189	452,092		
Steve Friedlander	86,897	48,000	181	108,559		74.2	569,959	240,000	237	690,625		
Robert Smith	62,842	48,000	131	79,351		65.7	246,154	240,000	103	325,410		





Larry Geneser & Slav Bitman

Category V	MAY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Bitman Ramin Kouladji	\$205,422 44,336	\$36,000 36,000	571 123	\$252,026 76,890	87	70.9	\$744,762 168,598	\$144,000 180,000	517 94	\$927,847 341,261



Allan Jennings

Category VI		MAY PRODUCTION					YEAR TO DATE PRODUCT			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Allan Jennings	\$41,480	\$36,000	115	\$74,733	88		\$196,865	\$180,000	109	\$265,011
Nick Nitkowski	40,393	36,000	112	55,544	93		72,368	72,000	101	103,041

PR Manager



Debbie Enstedt Winnipeg, MB

Category A:



Richard Meshulam Los Angeles, CA



Brenda DiSomma Edison, NJ

Category B:



Robin Andrade Framingham, MA



Malka Arony Phoenix, AZ

Category C:



Darrell Dorey Halifax, NS



Roy Jessome Halifax, NS

May Production

PR Manager	er No. Cards						
1. Debbie Enstedt	19,338	Rick Altig					
2. Malka Arony	7,545	Cohen-Hartman					
3. Richard Meshulam	7,252	David Cohen					

All Time PR Card Production Record Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA		
1. Richard Meshulam	6,752	David Cohen		
2. Brenda DiSomma	5,940	Eric Giglione		
3. Jacqueline deVooght	3,786	Rick Altig		
4. Bernard Wendekier	3,688	Rick Altig		
5. John Wilkinson	3,275	Scott Smith		

Category B	No. Cards	SGA
1. Robin Andrade	4,685	Giglione-Brister
2. Malka Arony	3,040	Cohen-Hartman
3. Donald Spohn	2,429	Marc Morton
4. Randy Stockley	2,148	Ramin Kouladji
5. Catherine Briggle	1,883	Cohen-Hartman

All Time PR Group Production Record Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Darrell Dorey	53	Ramin Kouladji
2. Roy Jessome	17	Ramin Kouladji
2. Joseph Ward	17	Geneser & Bitman
3. Richard Case	15	James Surace
3. Becky Cutler	15	Bill Jennings

YTD Production

PR	Manager	No. Cards	SGA
*1.	Debbie Enstedt	83,851	Rick Altig
*2.	Richard Meshulam	22,779	David Cohen
3.	Malka Arony	20,548	Cohen-Hartman

All Time PR Card Production Record YTD: 61,879 cards Denise Bowyer

Category A		No. Cards	SGA
1.	Richard Meshulam	18,366	David Cohen
2.	Brenda DiSomma	17,987	Eric Giglione
3.	Rona Spano	17,761	Scott Smith
4.	Robin Denham	13,796	Larry Geneser
5.	Al Wall	11,905	Joshua Chalom

Category B		No. Cards	SGA
*1.	Laurie Onasch	9,242	Manone & Altig
*2.	Lydia Hovanski	8,742	Allan Jennings
*3.	Robin Andrade	8,489	Giglione-Brister
4.	Malka Arony	7,763	Cohen-Hartman
5.	Sandra Johnson	5,266	Gary Bleier

All Time PR Group Production Record YTD: 330 groups Darrell Dorey

Category C		No. Groups	SGA
*1.	Darrell Dorey	366	Ramin Kouladji
*2.	Richard Case	66	James Surace
*3.	Joseph Ward	62	Geneser-Bitman
4.	Jennifer Opra	56	Larry Geneser
5.	Patti Morgan	52	Schroeder & Basov

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

Qualifiers

E	
Kenneth Altizer	\$900
Richard Case	\$900
Brenda DiSomma	\$900
Darrell Dorey	\$900
Rona Spano	\$900
Robin Denham	\$900
Al Wall	\$900
Joseph Ward	\$900
Richard Meshulam	\$863
Becky Cutler	\$825
Bernard Wendekier	\$788
Jacqueline deVooght	\$788
William Gibson	\$780
Malka Arony	\$750
John Wilkinson	\$750
Donald Spohn	\$650
Joseph Galusha	\$625
Leo VanDenBussche	\$600
Catherine Briggle	\$525
Susan Gilbert	\$525
Jennifer Opra	\$525
Krissa Hensley	\$500
Randy Stockley	\$500
Laurie Onasch	\$480
Susan Fuldauer	\$420
Jenny Williams	\$360
Linda Bauknecht-Hicks	\$360
Terrie Hobson	\$345
David Blaisdell	\$300
Vivian Dwyer	\$300
Anat Cohen	\$275
Cheryl Cook	\$263
Robin Andrade	\$263
Patti Morgan	\$250
Tracy Smith	\$250
Ayanna Prendergast	\$230
Irene Rurycz	\$230
Susan Cooksey	\$210
Robert Dailey	\$200
Sharon Swinford	\$200



\$22,128

22

AIL's Labor Advisory Board Welcomes. . .

Iames A. Grogan is the newly-elected General President of corresponding secretary while also serving on the the International Association of Heat and Frost Insulators and Asbestos Workers. Mr. Grogan was unanimously elected to this position by the organization's General Executive Board. Prior to his election, Mr. Grogan served as the general secretary-treasurer for 12 years.

The International Association of Heat and Frost Insulators and Asbestos Workers Union dates back to the late 1800's. The expanded use of steam power during this era had a profound effect on the industry. This led to better heated. more efficient factories and plants, improved working conditions, and the creation of thousands of new manufacturing jobs. The International Association of

Heat and Frost Insulators and Asbestos Workers (IAHFIAW) was created to assist its members in securing employment, to defend their rights and advance their interests as working men and women. Through education and co-operation, the IAHFIAW works to raise its members to a position in society to which they are justly entitled. To this day, the union strives to increase

employment opportunities and equality in the work place.

Mr. Grogan began a long and distinguished union career more than 42 years ago. His career is marked by his rise to numerous leadership positions at local, state, national and international levels.

He started working in September 1956 as a permit worker, and was initiated into Local 32 on Feb. 10, 1959. After serving in the U.S. Army, he returned to Local 32 where he received his mechanic's card in 1961. His leadership abilities were put to the test when he was elected as a trustee in 1962. Two years later he was elected sergeantat-arms, and in 1965 became the recording and

negotiating committee.

In 1967, Mr. Grogan was elected full-time recording secretary and assistant to the financial secretary. He was then selected to take on the position of business agent in 1969, followed by his election as business manager in 1973.

Mr. Grogan's experience and leadership abilities made his 1975 election, as president of the New Jersey State Building and Construction Trades Council, a possibility. In 1987, delegates to the Asbestos Workers' General Convention in Philadelphia elected Mr. Grogan to the

> position of international vice president, representing the Middle-Atlantic States Conference.

In 1989, following the death of General President Andrew Haas, the General Executive Board elected Mr. Grogan to the position of general secretarytreasurer to fill the vacancy created with William Bernard's election to general president. Grogan was re-elected to the same position in 1992, and

others; Comes back onto our own." - Edwin Markham

again in 1997.

INTRODUCING:

There is a destiny that makes us brothers; None goes

his way alone; All that we send into the lives of

James A. Grogan

General President of the

International Association

of Heat and Frost

Insulators and

Asbestos Workers

At the 2001 General Executive Board Meeting, Grogan was elected general president, filling the office vacated by Mr. Bernard's retirement.

James A. Grogan was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Grogan brings a wealth of experience and knowledge to this premier advisory board. Grogan's leadership will be a great asset to American Income and the Labor Advisory Board. We are looking forward to a long relationship with Mr. Grogan.

Congratulations!

